

FULTON/HIGHPOINT CHEVROLET
EMPLOYEE HEALTH PLAN

COPY

AMENDMENT #1

JUN 1 2002

In accordance with the provision "Amending the Plan," Fulton/HighPoint Chevrolet Employee Health Plan (herein after referred to as the "Plan") is amended as follows:

1. Effective June 1, 2002, RIGHTS OF COVERED EMPLOYEES page 28, is AMENDED to Add as follows:

c) Must file request for review in writing to the Plan Supervisor, stating in clear and concise terms the reasons for the disagreement. This written request must be filed with 60 days after the claim was processed and submitting such additional information and comments, in writing, as supports the appeal.

The Plan Supervisor or its designated representative shall render a written decision specifying the reason for its decision on the appeal and references to the Plan provisions on which the decision is based, in a manner calculated to be understood by an average Covered Person, not later than thirty (30) days after its consideration of the appeal, unless additional documentation or information is required, in which event, a decision, as aforesaid, shall be rendered not later than thirty (30) days after the Plan has made its determination of the appeal.

2. Effective June 1, 2002, HOW TO FILE A CLAIM page 28, is AMENDED to ADD as follows:

Claim Filing Deadline

You should attempt to file your claims as quickly as possible following the date of treatment. Claims must be filed no later than 6 months after the date the Covered Expense was incurred.

3. Effective June 1, 2002, COVERED MEDICAL EXPENSES page 16, is AMENDED as follows:

15. Physiotherapy rendered by a registered physical therapist, [or speech therapy by a registered speech therapist, or cognitive and occupational therapy] is limited to 25 days (or visits) per calendar year, and payable according to the Schedule of Benefits. Treatment rendered must be other than one who ordinarily resides in the patient's home, or who is a member of the patient's immediate family, and provided such treatment is recommended by the attending Physician. The Plan Supervisor upon receiving and reviewing a written statement of medical necessity by the attending Physician may approve additional visits over 25.

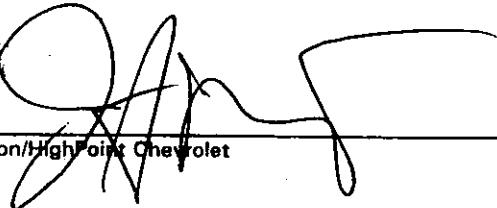
4. Effective June 1, 2002, COVERED MEDICAL EXPENSES page 16, is AMENDED to ADD as follows:

21. Outpatient therapy by Introduction/Injection of Anesthetic Agent (Nerve Block), Diagnostic or Therapeutic must be pre-authorized by the Plan Supervisor. Failure to obtain pre-authorization will result in denial of all treatment and related charges.

All other provisions remain unchanged.

CERTIFICATION

The undersigned hereby certifies that the Fulton/HighPoint Chevrolet Employee Health Plan amendment is a true copy of the amendment adopted by Fulton/HighPoint to be effective as stated.


Fulton/HighPoint Chevrolet


Date

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